

SERFF Tracking Number: MGCA-125953364 State: Arkansas
 Filing Company: Mid-West National Life Insurance Company of Tennessee State Tracking Number: 41201
 Company Tracking Number: MW-25906-IP AR 200901 AR MIDWEST 14048
 TOI: H15I Individual Health - Sub-TOI: H15I.001 Health - Hospital/Surgical/Medical
 Hospital/Surgical/Medical Expense Expense
 Product Name: MW-25906-IP AR
 Project Name/Number: /

Filing at a Glance

Company: Mid-West National Life Insurance Company of Tennessee

Product Name: MW-25906-IP AR SERFF Tr Num: MGCA-125953364 State: ArkansasLH
 TOI: H15I Individual Health - SERFF Status: Closed State Tr Num: 41201
 Hospital/Surgical/Medical Expense
 Sub-TOI: H15I.001 Health - Co Tr Num: MW-25906-IP AR State Status: Withdrawn
 Hospital/Surgical/Medical Expense 200901 AR MIDWEST 14048
 Filing Type: Rate Co Status: Reviewer(s): Rosalind Minor
 Authors: Sergei Mordovine, Yan Disposition Date: 02/27/2009
 Yuan, Trent Bridges, David
 Beimesch, Aliya Panjwani, Sean
 Casey, Eliseo Rodriguez, Joanna
 Gulling, EDS EDSSupport, Miranda
 Ross, Liz Hart
 Date Submitted: 12/22/2008 Disposition Status: Withdrawn
 Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Not Filed
 Project Number: Date Approved in Domicile:
 Requested Filing Mode: Domicile Status Comments: Our state of domicile is Texas and does not require rate changes to be filed.
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Group Market Size:
 Overall Rate Impact: Group Market Type:
 Filing Status Changed: 02/27/2009 Explanation for Other Group Market Type:
 State Status Changed: 02/27/2009
 Deemer Date: Corresponding Filing Tracking Number:

SERFF Tracking Number: MGCA-125953364 State: Arkansas
Filing Company: Mid-West National Life Insurance Company of Tennessee State Tracking Number: 41201
Company Tracking Number: MW-25906-IP AR 200901 AR MIDWEST 14048
TOI: H151 Individual Health - Hospital/Surgical/Medical Expense Sub-TOI: H151.001 Health - Hospital/Surgical/Medical Expense
Product Name: MW-25906-IP AR
Project Name/Number: /

Filing Description:

This form provides benefits for Hospital Room and Board, Hospital Intensive Care, Miscellaneous In-Hospital Expenses, Surgery, Assistant Surgeon, Anesthesiologist, Outpatient Surgery Facility, Second Physician's Surgical Opinion, Physician Visits while Hospital Confined, and Ambulance Transportation. These services will be subject to deductible, coinsurance, maximum benefit amounts and other limitations shown in the certificate schedule. This policy form is guaranteed renewable, subject to the company's right to discontinue or terminate coverage as provided in the termination of coverage section of the certificate.

Company and Contact

Filing Contact Information

Aliya Panjwani, aliya.panywani@healthmarkets.com
Healthmarkets (817) 255-3884 [Phone]
North Richland Hills, TX 76180 (817) 255-8274[FAX]

Filing Company Information

Mid-West National Life Insurance Company of Tennessee CoCode: 66087 State of Domicile: Texas
9151 Boulevard 26 Group Code: 264 Company Type:
North Richland Hills, TX 76180 Group Name: State ID Number:
(817) 255-3100 ext. [Phone] FEIN Number: 62-0724538

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Mid-West National Life Insurance Company of Tennessee	\$0.00		

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Withdrawn	Rosalind Minor	02/27/2009	02/27/2009
Approved-Closed	Rosalind Minor	01/09/2009	01/09/2009

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Withdrawal	Note To Reviewer	Aliya Panjwani	02/27/2009	02/27/2009

SERFF Tracking Number:	MGCA-125953364	State:	Arkansas
Filing Company:	Mid-West National Life Insurance Company of Tennessee	State Tracking Number:	41201
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Product Name:	MW-25906-IP AR		
Project Name/Number:	/		

Disposition

Disposition Date: 02/27/2009

Implementation Date:

Status: Withdrawn

Comment: As requested in your Note to Reviewer on this date, the filing is being withdrawn.

Rate data does NOT apply to filing.

SERFF Tracking Number: MGCA-125953364 State: Arkansas

Filing Company: Mid-West National Life Insurance Company of Tennessee State Tracking Number: 41201

Company Tracking Number: MW-25906-IP AR 200901 AR MIDWEST 14048

TOI: H151 Individual Health - Hospital/Surgical/Medical Expense Sub-TOI: H151.001 Health - Hospital/Surgical/Medical Expense

Product Name: MW-25906-IP AR

Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Withdrawn	No
Supporting Document	Supporting Documents	Withdrawn	No
Rate	MW-25906-IP AR Rate Page.pdf	Withdrawn	Yes

SERFF Tracking Number:	MGCA-125953364	State:	Arkansas
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Product Name:	MW-25906-IP AR		
Project Name/Number:	/		

Disposition

Disposition Date: 01/09/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: MGCA-125953364 State: Arkansas

Filing Company: Mid-West National Life Insurance Company of Tennessee State Tracking Number: 41201

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Withdrawn	No
Supporting Document	Supporting Documents	Withdrawn	No
Rate	MW-25906-IP AR Rate Page.pdf	Withdrawn	Yes

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Note To Reviewer

Created By:

Aliya Panjwani on 02/27/2009 01:53 PM

Last Edited By:

Aliya Panjwani

Submitted On:

02/27/2009 01:53 PM

Subject:

Withdrawal

Comments:

We would like to request that you withdraw the current filing at this time.

Thank you for your review of this filing.

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Rate Information

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Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Withdrawn	MW-25906-IP AR Rate Page.pdf	MW-25906-IP AR New			MW-25906-IP AR Rate Page.pdf

Mid-West National Life Insurance Company of Tennessee

Administration Office: P.O. Box 982010, North Richland Hills, TX 76182-8010

Cover America Plus 2009

MW-25906-IP AR

AHAB73B

Formula
Round(AE x AgeSex x Area x Base x Inflation x Marital x Tobacco x Deductible x DRB x MISC DRB x OSFFAC x SURG DRB ,2)

Multiply the Base Rate by 3 for quarterly rates, 6 for semi-annual, and 11 for annual premium rates. A \$9 fee is added to the policies on a monthly direct bill mode.

Inflation
1.234800000

Base	Factor
Base	85.160

Based on underwriting results, final rates may range from 80% to the maximum percentage allowed by your state of the above calculated rates. This adjustment may also apply to any rider(s) attached.

AE	Factor
Child	1.100
Female	1.100
Male	1.100

Benefit Options	Factor
Deductible 5000	0.640200
Deductible 4000	0.670000
Deductible 3000	0.715900
Deductible 2500	0.780900
Deductible 2000	0.819700
Deductible 1500	0.856500
Deductible 1000	1.102500
DRB 200	0.500000
DRB 300	0.600000
DRB 400	0.700000
DRB 500	0.800000
DRB 600	0.870000
DRB 700	0.940000
DRB 800	1.000000
DRB 900	1.060000
DRB 1000	1.120000
DRB 1100	1.170000
DRB 1200	1.220000
DRB 1300	1.270000
DRB 1400	1.310000
MISC 20 DRB 200	0.820000
MISC 20 DRB 300	0.840000
MISC 20 DRB 400	0.860000
MISC 20 DRB 500	0.880000
MISC 20 DRB 600	0.890000
MISC 20 DRB 700	0.900000
MISC 20 DRB 800	0.910000
MISC 20 DRB 900	0.910000
MISC 20 DRB 1000	0.920000
MISC 20 DRB 1100	0.920000
MISC 20 DRB 1200	0.930000
MISC 20 DRB 1300	0.930000
MISC 20 DRB 1400	0.930000
MISC 30 DRB 1000	1.000000
MISC 30 DRB 1100	1.000000
MISC 30 DRB 1200	1.000000
MISC 30 DRB 1300	1.000000
MISC 30 DRB 1400	1.000000
MISC 30 DRB 200	1.000000
MISC 30 DRB 300	1.000000
MISC 30 DRB 400	1.000000
MISC 30 DRB 500	1.000000
MISC 30 DRB 600	1.000000
MISC 30 DRB 700	1.000000
MISC 30 DRB 800	1.000000

Benefit Options	Factor
MISC 30 DRB 900	1.000000
MISC 40 DRB 1200	1.070000
MISC 40 DRB 1300	1.070000
MISC 40 DRB 1400	1.070000
MISC 40 DRB 1000	1.080000
MISC 40 DRB 1100	1.080000
MISC 40 DRB 900	1.080000
MISC 40 DRB 700	1.090000
MISC 40 DRB 800	1.090000
MISC 40 DRB 600	1.100000
MISC 40 DRB 500	1.110000
MISC 40 DRB 400	1.120000
MISC 40 DRB 300	1.140000
MISC 40 DRB 200	1.160000
MISC 60 DRB 1200	1.190000
MISC 60 DRB 1300	1.190000
MISC 60 DRB 1400	1.190000
MISC 60 DRB 1000	1.200000
MISC 60 DRB 1100	1.200000
MISC 60 DRB 900	1.210000
MISC 60 DRB 800	1.230000
MISC 60 DRB 700	1.240000
MISC 60 DRB 600	1.250000
MISC 60 DRB 500	1.260000
MISC 60 DRB 400	1.280000
MISC 60 DRB 300	1.300000
MISC 60 DRB 200	1.320000
OSFFAC 7	1.000000
OSFFAC 10	1.050000
OSFFAC 14	1.090000
OSFFAC 15	1.100000
OSFFAC 20	1.150000
OSFFAC 25	1.200000
SURG 10 DRB 1000	1.000000
SURG 10 DRB 1100	1.000000
SURG 10 DRB 1200	1.000000
SURG 10 DRB 1300	1.000000
SURG 10 DRB 1400	1.000000
SURG 10 DRB 200	1.000000
SURG 10 DRB 300	1.000000
SURG 10 DRB 400	1.000000
SURG 10 DRB 500	1.000000
SURG 10 DRB 600	1.000000
SURG 10 DRB 700	1.000000
SURG 10 DRB 800	1.000000
SURG 10 DRB 900	1.000000
SURG 15 DRB 1100	1.030000
SURG 15 DRB 1200	1.030000
SURG 15 DRB 1300	1.030000
SURG 15 DRB 1400	1.030000
SURG 15 DRB 1000	1.040000
SURG 15 DRB 700	1.040000
SURG 15 DRB 800	1.040000
SURG 15 DRB 900	1.040000
SURG 15 DRB 500	1.050000
SURG 15 DRB 600	1.050000
SURG 20 DRB 1400	1.050000
SURG 15 DRB 400	1.060000
SURG 20 DRB 1000	1.060000
SURG 20 DRB 1100	1.060000
SURG 20 DRB 1200	1.060000
SURG 20 DRB 1300	1.060000
SURG 15 DRB 300	1.070000
SURG 20 DRB 700	1.070000
SURG 20 DRB 800	1.070000
SURG 20 DRB 900	1.070000
SURG 15 DRB 200	1.080000
SURG 20 DRB 600	1.080000
SURG 20 DRB 500	1.090000
SURG 20 DRB 400	1.100000

Benefit Options	Factor
SURG 20 DRB 300	1.120000
SURG 20 DRB 200	1.140000

Other values may be interpolated.

Demographic	Value	Factor
Marital	No	1.000
Marital	Yes	0.950
Tobacco	No	1.000
Tobacco	Yes	1.300

Marital discount only applies if both primary and spouse are insured.

Age	Factor	Gender	Adult/Dep
00	0.770	Female	Adult
01	0.770	Female	Adult
02	0.770	Female	Adult
03	0.770	Female	Adult
04	0.770	Female	Adult
05	0.770	Female	Adult
06	0.770	Female	Adult
07	0.770	Female	Adult
08	0.770	Female	Adult
09	0.770	Female	Adult
10	0.770	Female	Adult
11	0.770	Female	Adult
12	0.770	Female	Adult
13	0.770	Female	Adult
14	0.770	Female	Adult
15	0.770	Female	Adult
16	0.770	Female	Adult
17	0.770	Female	Adult
18	0.770	Female	Adult
19	0.770	Female	Adult
20	0.770	Female	Adult
21	0.770	Female	Adult
22	0.773	Female	Adult
23	0.779	Female	Adult
24	0.785	Female	Adult
25	0.791	Female	Adult
26	0.797	Female	Adult
27	0.823	Female	Adult
28	0.851	Female	Adult
29	0.879	Female	Adult
30	0.907	Female	Adult
31	0.938	Female	Adult
32	0.970	Female	Adult
33	1.002	Female	Adult
34	1.037	Female	Adult
35	1.071	Female	Adult
36	1.108	Female	Adult
37	1.143	Female	Adult
38	1.181	Female	Adult
39	1.219	Female	Adult
40	1.260	Female	Adult
41	1.301	Female	Adult
42	1.338	Female	Adult
43	1.374	Female	Adult
44	1.413	Female	Adult
45	1.452	Female	Adult
46	1.493	Female	Adult
47	1.532	Female	Adult
48	1.573	Female	Adult
49	1.613	Female	Adult
50	1.656	Female	Adult
51	1.699	Female	Adult
52	1.788	Female	Adult
53	1.880	Female	Adult
54	1.979	Female	Adult
55	2.081	Female	Adult

Age	Factor	Gender	Adult/Deg
56	2.189	Female	Adult
57	2.281	Female	Adult
58	2.376	Female	Adult
59	2.476	Female	Adult
60	2.580	Female	Adult
61	2.688	Female	Adult
62	2.780	Female	Adult
63	2.876	Female	Adult
64 - 99	2.976	Female	Adult
00	0.585	Male	Adult
01	0.585	Male	Adult
02	0.585	Male	Adult
03	0.585	Male	Adult
04	0.585	Male	Adult
05	0.585	Male	Adult
06	0.585	Male	Adult
07	0.585	Male	Adult
08	0.585	Male	Adult
09	0.585	Male	Adult
10	0.585	Male	Adult
11	0.585	Male	Adult
12	0.585	Male	Adult
13	0.585	Male	Adult
14	0.585	Male	Adult
15	0.585	Male	Adult
16	0.585	Male	Adult
17	0.585	Male	Adult
18	0.585	Male	Adult
19	0.585	Male	Adult
20	0.585	Male	Adult
21	0.585	Male	Adult
22	0.585	Male	Adult
23	0.585	Male	Adult
24	0.585	Male	Adult
25	0.585	Male	Adult
26	0.588	Male	Adult
27	0.601	Male	Adult
28	0.614	Male	Adult
29	0.627	Male	Adult
30	0.641	Male	Adult
31	0.655	Male	Adult
32	0.676	Male	Adult
33	0.699	Male	Adult
34	0.723	Male	Adult
35	0.747	Male	Adult
36	0.772	Male	Adult
37	0.804	Male	Adult
38	0.835	Male	Adult
39	0.869	Male	Adult
40	0.903	Male	Adult
41	0.940	Male	Adult
42	0.987	Male	Adult
43	1.038	Male	Adult
44	1.091	Male	Adult
45	1.145	Male	Adult
46	1.204	Male	Adult
47	1.263	Male	Adult
48	1.324	Male	Adult
49	1.388	Male	Adult
50	1.456	Male	Adult
51	1.527	Male	Adult
52	1.645	Male	Adult
53	1.772	Male	Adult
54	1.909	Male	Adult
55	2.057	Male	Adult

Age	Factor	Gender	Adult/Dep
56	2.216	Male	Adult
57	2.358	Male	Adult
58	2.510	Male	Adult
59	2.671	Male	Adult
60	2.843	Male	Adult
61	3.026	Male	Adult
62	3.150	Male	Adult
63	3.278	Male	Adult
64 - 99	3.412	Male	Adult
00	0.514	Female	Dep
01	0.490	Female	Dep
02	0.449	Female	Dep
03	0.410	Female	Dep
04	0.410	Female	Dep
05	0.410	Female	Dep
06	0.410	Female	Dep
07	0.410	Female	Dep
08	0.410	Female	Dep
09	0.410	Female	Dep
10	0.410	Female	Dep
11	0.410	Female	Dep
12	0.410	Female	Dep
13	0.410	Female	Dep
14	0.429	Female	Dep
15	0.450	Female	Dep
16	0.471	Female	Dep
17	0.494	Female	Dep
18	0.517	Female	Dep
19	0.542	Female	Dep
20	0.568	Female	Dep
21	0.595	Female	Dep
22	0.624	Female	Dep
23	0.653	Female	Dep
24	0.685	Female	Dep
25	0.718	Female	Dep
26	0.745	Female	Dep
27	0.768	Female	Dep
28	0.792	Female	Dep
29	0.816	Female	Dep
30 - 99	0.841	Female	Dep
00	0.514	Male	Dep
01	0.490	Male	Dep
02	0.449	Male	Dep
03	0.410	Male	Dep
04	0.410	Male	Dep
05	0.410	Male	Dep
06	0.410	Male	Dep
07	0.410	Male	Dep
08	0.410	Male	Dep
09	0.410	Male	Dep
10	0.410	Male	Dep
11	0.410	Male	Dep
12	0.410	Male	Dep
13	0.410	Male	Dep
14	0.429	Male	Dep
15	0.450	Male	Dep
16	0.471	Male	Dep
17	0.494	Male	Dep
18	0.517	Male	Dep
19	0.542	Male	Dep
20	0.568	Male	Dep
21	0.595	Male	Dep
22	0.624	Male	Dep
23	0.653	Male	Dep
24	0.685	Male	Dep

Age	Factor	Gender	Adult/Dep
25	0.718	Male	Dep
26	0.745	Male	Dep
27	0.768	Male	Dep
28	0.792	Male	Dep
29	0.816	Male	Dep
30 - 99	0.841	Male	Dep

Area	ID	Factor
71600 - 71699	I	0.907
71700 - 71799	F	0.784
71800 - 71899	I	0.907
71900 - 71999	I	0.907
72000 - 72099	I	0.907
72100 - 72199	J	0.952
72200 - 72299	I	0.907
72300 - 72399	K	1.000
72400 - 72499	H	0.864
72500 - 72599	I	0.907
72600 - 72699	G	0.823
72700 - 72799	H	0.864
72800 - 72899	J	0.952
72900 - 72999	G	0.823
All - Others	K	1.000